

EXHIBIT C

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION

VIRGINIA ROSAS, ARMANDO AND)	
MARIA CASTENEDA, LARRY)	
COFFMAN, PATSY GOMEZ,)	
DYLISALY HANDY, MICHAEL)	
HARLAN, ARTHUR AND KATHY)	
LAFOR, MICHAEL AND TAMENNA)	
NICHOLS, LASANDRA AND CORNELL)	
APPLIN, STELLA SALAS, MARCILIA)	
SALAZAR, KEITH AND ESTER)	
SIMPSON, CURTIS AND ELIZABETH)	
SONNTAG, DIANA TREVINO, AND)	
JEFF AND DIANA WALKER,)	
)	
Plaintiffs,)	
v.)	Case No.
)	
OCWEN LOAN SERVICING, LLC, AS)	
SUCCESSOR BY MERGER WITH)	
OCWEN FEDERAL BANK, FSB,)	
)	
Defendant.)	

DECLARATION OF CHOMIE NEIL

I, Chomie Neil, do hereby declare under penalty of perjury that the following is true and correct:

1. I am currently employed by Ocwen Loan Servicing, LLC ("Ocwen Loan Servicing"), successor in interest to Ocwen Federal Bank FSB ("Ocwen Federal Bank"), as a Senior Loan Analyst. I held the position of research specialist from 1999 until July 2005 with Ocwen Federal Bank and held this position at Ocwen Loan Servicing until being promoted to Senior Loan Analyst in May 2006. I have reviewed the complaint in the above-entitled action.


As a result of my employment with Ocwen, and my review of the loan history, I have personal knowledge of the facts set forth in this affidavit.

2. Ocwen Federal Bank FSB was a federally chartered thrift incorporated under the laws of the United States. Effective June 30, 2005, Ocwen Federal Bank FSB was dissolved and its mortgage loan servicing business was transferred to Ocwen Loan Servicing, LLC.

3. Ocwen Loan Servicing, LLC is a limited liability company. The sole member of Ocwen Loan Servicing, LLC is Ocwen Financial Corp. Ocwen Financial Corp. is a Florida corporation headquartered in Florida.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 31st, 2007



CHOMIE NEIL